

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LENO GIBSON  
MARY A GIBSON  
Debtor(s)

Case No. 17-12196

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/17/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,100.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$2,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$811.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$96.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$908.12**

Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE HOME CARE PRODUCTS	Unsecured	1,100.00	NA	NA	0.00	0.00
ADVOCATE MED GROUP	Unsecured	200.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	246.00	NA	NA	0.00	0.00
BRISTOL WEST INSURANCE	Unsecured	105.45	NA	NA	0.00	0.00
CBA COLLECTION BUREAU	Unsecured	517.00	NA	NA	0.00	0.00
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CHICAGO ORTHOPAEDIC & SPORTS	Unsecured	95.00	NA	NA	0.00	0.00
CHICAGO TRANSIT AUTHORITY	Unsecured	277.82	NA	NA	0.00	0.00
CITY OF CHICAGO CORP COUNSEL	Unsecured	1,782.40	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,864.00	1,964.00	1,964.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	2,441.00	2,726.01	2,726.01	0.00	0.00
HINCKLEY SPRINGS	Unsecured	450.00	NA	NA	0.00	0.00
ICS Inc	Unsecured	68.00	NA	NA	0.00	0.00
IL Masonic Med Center	Unsecured	1,835.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	684.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	323.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	180.00	NA	NA	0.00	0.00
Pangea Real Estate	Unsecured	4,300.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	580.00	544.09	544.09	0.00	0.00
PAYDAY LOAN STORE	Unsecured	NA	426.53	426.53	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,500.00	3,979.79	3,979.79	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,005.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	442.00	441.85	441.85	0.00	0.00
PROGRESSIVE INSURANCE	Unsecured	181.00	NA	NA	0.00	0.00
PSC PHYSICIANS BILLING GROUP	Unsecured	180.00	NA	NA	0.00	0.00
RBS Citizens NA	Unsecured	675.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	NA	1,326.91	0.00	0.00
SANTANDER CONSUMER USA	Secured	15,983.00	17,309.91	15,983.00	1,191.88	0.00
Sinai Medical Group	Unsecured	411.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	905.00	NA	NA	0.00	0.00
TNB TARGET	Unsecured	225.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRI STATE FINANCIAL INC	Unsecured	3,000.00	NA	NA	0.00	0.00
UNITED AUTO CREDIT-CHICAGO	Unsecured	6,000.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	1,683.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	84,026.00	9,846.16	9,846.16	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	9,741.00	NA	NA	0.00	0.00
USA FUNDS	Unsecured	NA	84,701.02	84,701.02	0.00	0.00
VANGUARD MEDICAL GROUP	Unsecured	684.00	NA	NA	0.00	0.00
WEST SUBURBAN MEDICAL CENTER	Unsecured	100.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,983.00	\$1,191.88	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,983.00</b>	<b>\$1,191.88</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$105,956.36</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$908.12  
 Disbursements to Creditors \$1,191.88

**TOTAL DISBURSEMENTS :** **\$2,100.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/17/2017

By: /s/ Tom Vaughn

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.